Certificate Number: 03088-PAE-DE-037688869

Bankruptcy Case Number: 23-10103



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>August 18, 2023</u>, at <u>10:55</u> o'clock <u>AM CDT</u>, <u>Joseph P Davie</u> completed a course on personal financial management given <u>by internet</u> by <u>Debt Education and Certification Foundation</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: August 18, 2023 By: /s/Susan D Gann for Maria Arreguin

Name: Maria Arreguin

Title: Counselor